

State: Arkansas Filing Company: Nationwide Life Insurance Company
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: L-4884-AO, Rider - Extension of Final Policy Date
Project Name/Number: L-4884-AO, Rider - Extension of Final Policy Date/L-4884-AO, Rider - Extension of Final Policy Date

Filing at a Glance

Company: Nationwide Life Insurance Company
Product Name: L-4884-AO, Rider - Extension of Final Policy Date
State: Arkansas
TOI: L08 Life - Other
Sub-TOI: L08.000 Life - Other
Filing Type: Form
Date Submitted: 08/24/2012
SERFF Tr Num: NWPA-128614722
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: L-4884-AO, RIDER - EXTENSION OF FINAL POLICY DATE
Implementation: On Approval
Date Requested:
Author(s): Amy Burchette, Sandra Davies, Dan Gallion, Cindy Malloy, Clara Pollard, Carrie Ruhlen, Georgia Sollars, Darcy L. Spangler, Drema Wallace, Leslie Hernandez, Darcy Spangler
Reviewer(s): Linda Bird (primary)
Disposition Date: 08/29/2012
Disposition Status: Approved-Closed
Implementation Date:
State Filing Description:

State: Arkansas Filing Company: Nationwide Life Insurance Company
 TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
 Product Name: L-4884-AO, Rider - Extension of Final Policy Date
 Project Name/Number: L-4884-AO, Rider - Extension of Final Policy Date/L-4884-AO, Rider - Extension of Final Policy Date

General Information

Project Name: L-4884-AO, Rider - Extension of Final Policy Date Status of Filing in Domicile: Pending
 Project Number: L-4884-AO, Rider - Extension of Final Policy Date Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 08/29/2012
 State Status Changed: 08/29/2012
 Deemer Date: Created By: Carrie Ruhlen
 Submitted By: Carrie Ruhlen Corresponding Filing Tracking Number: L-4884-AO, Rider - Extension of Final Policy Date

Filing Description:
 Re: Form L-4884-AO, Rider - Extension of Final Policy Date
 NAIC #66869

Enclosed for filing, subject to your approval, is form L-4884-AO, Rider - Extension of Final Policy Date. This is a new form and will not replace any existing form under the Nationwide Life Insurance Company. This Rider will be used to extend the Final Policy Date for Variable Universal Life and Universal Life products which were previously approved/sold by Provident Mutual Life Insurance Company. Provident Mutual Life Insurance Company subsequently changed its name to Nationwide Life Insurance Company of America in 2002 and was then merged into Nationwide Life Insurance Company in 2010. Please note, the affected products are no longer available for purchase.

Form L-4884-AO is identical to form C822, Rider - Extension of Final Policy Date which was originally filed under Provident Mutual Life Insurance Company and approved 08-23-1994, with the exception of Company name, Officer signatures, and removal of "Variable Life" at the bottom of the form. We removed "Variable Life" because this form can be utilized with both Variable Life and Universal Life type products. You have our assurance that all other text in Rider form L-4884-AO remains unchanged from the original approval of C822.

We want Rider form L-4884-AO to be used in conjunction with the following list of previously sold products:

- Form Number
- Title
- Approval Date
- C122 Flexible Premium Adjustable Variable Life Insurance Policy 10-03-1990
- C126 Flexible Premium Adjustable Variable Life Insurance Policy 07-18-1991
- C127 Flexible Premium Adjustable Variable Life Insurance Policy - Employee Benefit Series 07-18-1991
- C130 Flexible Premium Adjustable Survivorship Variable Life Insurance Policy 12-04-1992
- UL101 Flexible Premium Adjustable Life Insurance Policy 04-08-1999
- UL102 Flexible Premium Adjustable Life Insurance Policy - Employee Benefit Series 04-08-1999
- VL101 Flexible Premium Adjustable Variable Life Insurance Policy 11-30-1998
- VL102 Flexible Premium Adjustable Variable Life Insurance Policy - Employee Benefit Series 11-30-1998
- VL103 Flexible Premium Adjustable Survivorship Variable Life Insurance Policy 07-20-1999
- VL104 Flexible Premium Adjustable Survivorship Variable Life Insurance Policy 08-17-1999

State: Arkansas **Filing Company:** Nationwide Life Insurance Company
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VL105 Flexible Premium Adjustable Variable Life Insurance Policy 11-21-2002
 VL106 Flexible Premium Adjustable Variable Life Insurance Policy - Employee Benefit Series 11-21-2002

RIDER DESCRIPTION:

Form L-4884-AO may be added after the anniversary nearest the Insured's 90th birthday so that the Final Policy Date will be deferred by 20 years from the original Final Policy Date shown in the Policy Schedule. For the Flexible Premium Survivorship Life Policies, the Rider will be added after the anniversary nearest the younger Insured's 90th birthday. The Death Benefit after the original maturity date will be the Policy Account Value which will never be less than the amount necessary for the Policy to remain qualified as life insurance under the Internal Revenue Code. All other Riders that are effective on the original maturity date will terminate on the original maturity date.

There is no charge for this Rider. Premiums for the Policy may be paid after the original maturity date only to prevent a Policy lapse. Monthly deductions and other charges will continue beyond the original maturity date.

This Rider has been filed concurrently with our state of domicile, Ohio. Form L-4884-AO has been written in a readable fashion and has a Flesch score of 50.84.

Thank you in advance for your prompt attention to this filing. Please feel free to call me at 1-800-882-2822 (ext. 98042) if you have any questions.

Enclosures:

1. Readability Certification
2. Form L-4884-AO, Rider - Extension of Final Policy Date
3. Red-Lined version
4. Statement of Variability

Company and Contact

Filing Contact Information

Carrie Ruhlen, Compliance Specialist ruhlenc@nationwide.com
 One Nationwide Plaza 614-249-8042 [Phone]
 1-33-102 614-249-1199 [FAX]
 Columbus, OH 43215

Filing Company Information

Nationwide Life Insurance Company	CoCode: 66869	State of Domicile: Ohio
One Nationwide Plaza	Group Code: 140	Company Type:
1-10-03	Group Name:	State ID Number:
Columbus, OH 43215	FEIN Number: 31-4156830	
(800) 882-2822 ext. [Phone]		

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00

State: Arkansas **Filing Company:** Nationwide Life Insurance Company
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: L-4884-AO, Rider - Extension of Final Policy Date
Project Name/Number: L-4884-AO, Rider - Extension of Final Policy Date/L-4884-AO, Rider - Extension of Final Policy Date

Retaliatory? Yes
Fee Explanation: \$50.00 per form
Per Company: No

Company	Amount	Date Processed	Transaction #
Nationwide Life Insurance Company	\$50.00	08/24/2012	61978665

SERFF Tracking #: NWPA-128614722 **State Tracking #:** **Company Tracking #:** L-4884-AO, RIDER - EXTENSION OF FINAL PO...

State: Arkansas **Filing Company:** Nationwide Life Insurance Company
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: L-4884-AO, Rider - Extension of Final Policy Date
Project Name/Number: L-4884-AO, Rider - Extension of Final Policy Date/L-4884-AO, Rider - Extension of Final Policy Date

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/29/2012	08/29/2012

State: Arkansas	Filing Company: Nationwide Life Insurance Company
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other	
Product Name: L-4884-AO, Rider - Extension of Final Policy Date	
Project Name/Number: L-4884-AO, Rider - Extension of Final Policy Date/L-4884-AO, Rider - Extension of Final Policy Date	

Disposition

Disposition Date: 08/29/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Statement of Variability		Yes
Supporting Document	Red-Lined Copy		Yes
Form	Extension of Final Policy Date		Yes

SERFF Tracking #:

NWPA-128614722

State Tracking #:**Company Tracking #:**L-4884-AO, RIDER - EXTENSION OF
FINAL PO...

State: Arkansas
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Product Name: L-4884-AO, Rider - Extension of Final Policy Date
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Filing Company: Nationwide Life Insurance Company

Form Schedule

Lead Form Number: L-4884-AO

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		L-4884-AO	POLA	Extension of Final Policy Date	Initial:	50.840	L-4884-AO.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

**NATIONWIDE LIFE INSURANCE COMPANY
[ONE NATIONWIDE PLAZA
COLUMBUS, OHIO 43215-2220]**

RIDER

EXTENSION OF FINAL POLICY DATE

POLICY NUMBER [000000000]

EFFECTIVE DATE [July 1, 2012]

This policy is amended as set forth below:

FINAL POLICY DATE. This rider defers the Final Policy Date by a period of 20 years from the original Final Policy Date shown in the Policy Schedule.

DEATH BENEFIT. The Death Benefit after the original Final Policy Date will be equal to the Policy Account Value on the date of death. However, the Death Benefit will never be less than the amount necessary for this Policy to continue to qualify as life insurance under the Internal Revenue Code.

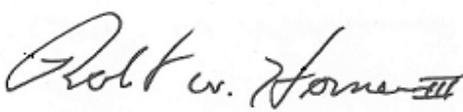
PREMIUMS. Unless necessary to prevent a lapse of this Policy, no premiums may be paid after the original Final Policy Date.

CALCULATION OF VALUES. The Policy Account after the original Final Policy Date will be calculated as described in this Policy. We will continue to deduct both Monthly Deductions and Other Deductions described in this Policy. Any charges for benefits provided by rider will no longer be deducted.

OTHER RIDERS. All other riders attached to this Policy, that are in effect on the original Final Policy Date, will terminate on the original Final Policy Date.

TERMINATION. This rider will terminate on the date of surrender or termination of this Policy.

Signed for by Nationwide Life Insurance Company on the Effective Date.



Secretary



President

SERFF Tracking #:

NWPA-128614722

State Tracking #:**Company Tracking #:**L-4884-AO, RIDER - EXTENSION OF
FINAL PO...**State:**

Arkansas

Filing Company:

Nationwide Life Insurance Company

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

L-4884-AO, Rider - Extension of Final Policy Date

Project Name/Number:

L-4884-AO, Rider - Extension of Final Policy Date/L-4884-AO, Rider - Extension of Final Policy Date

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
Certification - NWL.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Application		
Comments:	This is a rider filing and all applicable previously approved forms are listed under General Information Tab.		

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability		
Comments:			
Attachment(s):			
Statement of Variability - AO NWL.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Red-Lined Copy		
Comments:			
Attachment(s):			
L-4884-AO Red-Lined Copy.pdf			



ARKANSAS

Certificate of Compliance

Insurer: Nationwide Life Insurance Company

Form Numbers: L-4884-AO, Rider - Extension of Final Policy Date

I have reviewed or supervised the review of the above forms. To the best of my knowledge and belief, they are in compliance with the rules and requirements of Regulation 33, 34, 19, 49 of the Arkansas Statute, ACA 23-80-206, ACA 23-79-138, and Bulletin 11-88.

These forms also meet the Flesch readability requirements as explained in Title 23-80-206 of the Arkansas Insurance Code.

A handwritten signature in black ink, reading "James J. Rabenstine".

James J. Rabenstine
Vice President
NF Compliance
Date: 08-24-2012

Nationwide Life Insurance Company

Home Office: One Nationwide Plaza • Columbus, Ohio 43215-2220

**NATIONWIDE LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY**

L-4884-AO, Extension of Final Policy Date

Variability in the above referenced form is listed as follows:

L-4884-AO, Extension of Final Policy Date

Home office address	This item is bracketed in the form as it could possibly change over time.
Nationwide Officer Signatures	These signatures are bracketed on the form as Officers could possibly change over time.
Policy Number	This field will contain the unique policy number that was assigned to the specific policy at issue for administrative purposes.
Effective Date	This field will reflect the anniversary date when the rider is added.

NATIONWIDE LIFE INSURANCE COMPANY
[ONE NATIONWIDE PLAZA
COLUMBUS, OHIO 43215-2220]

Deleted: PROVIDENT MUTUAL LIFE
INSURANCE COMPANY¶

RIDER

EXTENSION OF FINAL POLICY DATE

POLICY NUMBER [000000000]

EFFECTIVE DATE [July 1, 2012]

This policy is amended as set forth below:

FINAL POLICY DATE. This rider defers the Final Policy Date by a period of 20 years from the original Final Policy Date shown in the Policy Schedule.

DEATH BENEFIT. The Death Benefit after the original Final Policy Date will be equal to the Policy Account Value on the date of death. However, the Death Benefit will never be less than the amount necessary for this Policy to continue to qualify as life insurance under the Internal Revenue Code.

PREMIUMS. Unless necessary to prevent a lapse of this Policy, no premiums may be paid after the original Final Policy Date.

CALCULATION OF VALUES. The Policy Account after the original Final Policy Date will be calculated as described in this Policy. We will continue to deduct both Monthly Deductions and Other Deductions described in this Policy. Any charges for benefits provided by rider will no longer be deducted.

OTHER RIDERS. All other riders attached to this Policy, that are in effect on the original Final Policy Date, will terminate on the original Final Policy Date.

TERMINATION. This rider will terminate on the date of surrender or termination of this Policy.

Signed for by Nationwide Life Insurance Company on the Effective Date.

Deleted: Provident Mutual Life Insurance
Company



Secretary

President

Deleted: VARIABLE LIFE